



FORT LIGONIER FEDERAL CREDIT UNION

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NOTICE OF RISK-BASED PRICING

FLFCU uses risk-based pricing when it comes to entering a loan agreement with its members. Potential borrowers should be aware of the following before finalizing a loan through FLFCU.

- Debt-to-Income and a credit report has been reviewed in preparation for the terms of the loan agreement.
- FLFCU uses *TransUnion LLC* as its source for credit reports used for the purpose of loans.
- This credit report will be used to determine your loan eligibility and will include your current credit score as well as other detailed information about your credit history.
- The annual percentage rate on your loan will be set based on information from the credit report (see fortligonierfcu.com for loan schedules).
- Information on your credit report that is pertinent to your loan approval and/or conditions will be shared with you prior to the closing of your loan.
- The terms offered to you may be less favorable than the terms offered to other FLFCU members who have better credit histories.
- You are encouraged to verify the accuracy of the information contained in the credit report.
- You have the right to dispute any inaccurate information in the report.
- You have the right, by Federal law, to obtain a copy of a credit report from *TransUnion LLC* without charge for 60 days after receipt of the notice.